

Red Hill Water Contamination - Claims Guidance



A. For those active duty Coast Guard personnel, Coast Guard reservists on active duty, or Civilian Employees of the Coast Guard who are assigned to the housing units affected by the Red Hill Water Contamination who wish to pursue a Personal Property Damage Claim here are the steps and documents required to do so.

#1. Per the Coast Guard's Claims and Litigation Manual, M5890.9 the Military Personnel and Civilian Employee's Claims Act (MPCECA) is not a substitute for personal property insurance, therefore, (except as provided in #3 below) those affected by this contamination who have insurance coverage either through their privatized housing unit or another insurance company such as USAA, must first file a claim through their insurance company before filing a claim against the Coast Guard. Upon settlement, if the amount of their damage is less than their coverage (example \$25,000.00 worth of coverage minus \$5,000.00 worth of personal property damage, there would be no need to file a claim against the Coast Guard unless the insurance company withheld the claimants deductible, i.e. \$500.00. In that scenario, the claimant could then file a claim against the Coast Guard by completing a Personal Property Damage Claim (CG-4112) in the amount of \$500.00 in order to recoup their insurance deductible. The claimant must provide a copy of their insurance settlement documentation showing their claim was paid by their insurance company, however, their \$500.00 deductible was withheld from their final settlement. In block 15a of the CG-4112, the claimant would mark both blocks (yes), and indicate the amount claimed with their insurance company and amount recovered, example (amount claimed \$5,000.00), (amount recovered \$4,500.00) leaving the \$500.00 deductible in which the claimant can seek reimbursement for.

#2. For those who are assigned to the affected housing units who do not have insurance coverage would need to complete a Personal Property Claim (CG-4112) and in block 15a (Do you have personal property insurance) they would mark that block NO. In addition to completing a CG-4112, the claimant would also need to complete a CG-4111 (pg.2) and itemize each item lost or damaged as a result of this incident. The claimant would need to list a description of each item lost/damaged, nature and extent of the damage, i.e. (water contamination), the approximate date of original purchase and price of each item as well as the replacement cost of that particular item. Depending on the amount of items damaged, the claimant may need to complete more than one CG-4111 pg.2.

#3. For those assigned to the affected housing units who do have insurance coverage but have minimal damage amounting to less than their insurance deductible, the claimant would not be required to file a claim against their insurance company because the amount of the damage is less than their deductible. In that case, the claimant would complete the CG-4112, CG-4111 pg. 2 and provide a copy of their insurance declaration page showing the amount of their current policy deductible.

#4. When completing the CG-4112, the claimant must ensure to include their SSN, amount of their claim as well as sign their CG-4112 in block 19. The claimant can email their claim and supporting documentation to the LSC Claims Division's email box at D05-SMB-Claims@uscg.mil or mail their claim and supporting documentation to the following address:

Command Officer (LSC-C)
Coast Guard Legal Service Command
300 E. Main Street, Suite 400
Norfolk, VA 23510

B. For retirees and dependents, your requests for reimbursement for damage are not covered under the Military Personnel and Civilian Employee's Claim Act (MPCECA). A separate process is being developed to provide reimbursement by our DOD partners.

Guidance on submitting such claims will be published within the next few days. Please bear with us as our DOD partners work out that process.

C. Questions?

If you are active duty military, a reservist on active duty, or a Coast Guard civilian, the POC for is Mr. Scott Petty who can be reached at (757) 628-4534 or via email at scott.e.petty@uscg.mil. You may also reach out to Nancy D. Byers (Nancy.D.Beyers@uscg.mil) or Susan Steiner (Susan.A.Steiner@uscg.mil)

If you are a retiree or dependent and have questions on how to file a claim, please contact D14 Legal Assistance, Mr. Ian McCrea at (808) 535-3245 or via email at ian.s.mccrea@uscg.mil.

For any additional questions, please contact Mr. Ian McCrea or YNC Angela Medina at D14 Legal Assistance at: (808) 535-3240, or by e-mail: D14-SMB-Legal-LegAsst@uscg.mil.